



Nevada Exchange State Based Exchange Transition Talking Points

Updated: February 25, 2019

Statement from Heather Korbolic, Executive Director, Silver State Health Insurance Exchange

“We are enthusiastic and excited to be moving towards a State-Based Exchange (SBE) platform to build on our efforts on providing Nevadans with access to quality, affordable health coverage. This transition will save Nevada more than \$6 million, provide a better consumer experience for our residents, allow the Exchange with timely and efficient access to data and moreover, put Nevada in charge of its exchange instead of Washington, DC.”

Brief summary: Transition to a State-Based Exchange

- **Increasing user fees** for HealthCare.gov threatened to exhaust the Exchange’s reserves (1.5% PY17, 2% PY18, 3% PY19).
- **Request for Information (RFI)** in December 2017 assessing the feasibility of a transition to SBE model –provided necessary confidence.
- **Request for Proposal (RFP)** required proposed vendor to have been successfully deployed in at least one other state for at least one successful plan year.
- Highest scoring respondent was **GetInsured**, an exchange-based technology company who is currently operational in six other states and is the same vendor who successfully transitioned the state of Idaho away from the federal platform in 2015.
- The GetInsured **contract** (approved by BOE 8/14/18) is favorable for our state in that it avoids the risks associated with complex multi-vendor implementations and capitalizes on opportunities for shared cost savings between the many states who use the platform.
- **Project Management Office** began work 8/15/18 –provides centralized leadership and coordination and allows for verification and validation of project progress.
- In addition to the comprehensive technology and call center implementation plan, the Exchange has developed a phased **stakeholder communication strategy**.
- Recognizing complexity and significance of the project the Exchange has developed **risk mitigation and contingency plans**.



Why the transition away from HealthCare.gov?

1) TO SAVE NEVADA MONEY

Once Nevada Health Link has transitioned to operations as a full SBE the costs associated with leasing the HealthCare.gov platform will no longer apply, leaving the Exchange with a significantly reduced fees for technology and call center functionality. Nevada Health Link projects savings of \$19 million through state fiscal year 2023.

2) TO BETTER CONNECT NEVADANS WITH HEALTH INSURANCE

Nevada Health Link has purchased best in-class technology that allows for a streamlined user experience where consumers will have improved self-help tools and a single point of contact for expedient resolution.

Having access to consumer data will allow the Exchange to better retain existing consumers and will offer critical data to best understand where recruitment efforts should be focused. Nevada Health Link expects that access to real time enrollment data will help to find efficiencies in outreach and advertising that will lead to improved enrollment and eventual savings.

3) TO KEEP NEVADA IN CHARGE

Until now, Nevada's Exchange has been at the whim of Washington, D.C. and the rules set at the federal level for HealthCare.gov. By transitioning to a SBE, Nevada Health Link will have full autonomy to run our own marketplace and put the needs of Nevadans first.

Nevada will join the 12 states that already operate their own private enrollment platforms. The Exchange will leverage proven and tested technology and have access to forward-thinking, unique tools created specifically for state based marketplaces—a combination that allows for a consumer-friendly shopping experience with more agile, efficient, and flexible plan and enrollment administration—all at a significantly lower cost than remaining on HealthCare.gov.

What is the SBE transition timeline?

- The Exchange is currently in the process of transitioning from operation as a State Based Exchange using the Federal Platform (SBE-FP) towards operation as an autonomous SBE.
 - August 15, 2018: official GetInsured contract start date
 - August 2018: Begin Design, & Development
 - February – March 2019: Systems Integration Testing (EDI)
 - April – May 2019: Test migration of existing consumer data from FFM



- Spring/Summer 2019: Plan loaded, import HealthCare.gov consumer data
 - June – August 2019: End user training for Carriers & enrollment professionals
 - September 2019: Launch Website & Call Center
 - October 2019: Launch & Plan Preview
 - November 1, 2019 – December 15, 2019: Enroll at Nevada Health Link
- The summer of 2019 will be particularly busy with the production environment being stood up and the subsequent data migration involving the Federally Facilitated Marketplace (FFM)
 - The Exchange will work in lockstep with the Division of Welfare and Supportive Services (DWSS) leadership and technical experts to carefully integrate, test and deploy a platform that will minimize any disruptions to Medicaid and/or Exchange consumers.

Advantages of a State Based Marketplace (SBM):

- **Cost savings:** an SBM is projected to save the Nevada Exchange more than \$6 million for fiscal year 2020 alone—that is more than half of what it would cost to operate on the federal platform in 2020.
- **Improved customer experience:** the new vendor offers a modern and proven product that arms users with robust and innovative tools created specifically for SBEs and their needs. Nevada Health Link will continue to serve as an online marketplace to shop for affordable health plans for Nevadans, but with enhanced features and technology, resulting in a more straightforward and effortless process for the customer.
- **More efficient and effective outreach:** operating on an SBE will give the Exchange real-time access to consumer data, allowing for targeted advertising and individual messaging, increasing the effectiveness and efficiency of outreach.

Why did the Exchange choose GetInsured as the technology vendor?

- The IT vendor, GetInsured, has a proven track record of building private exchange platforms that are successfully used in other states. Our ultimate goal is to leverage proven technology to provide a better consumer experience here in Nevada.
- GetInsured will provide both the technology platform AND consumer assistance call center—allowing the Exchange to increase efficiencies and provide a better consumer experience.
- Over the next seven months, the Exchange staff and stakeholders will work with GetInsured to optimize the experience for everyone who uses Nevada Health Link—



from consumers to navigators to brokers & agents, to insurance carriers—to connect Nevadans with quality, affordable coverage. We will be working with these stakeholders over the several months to remain engaged in the process and roll out of the system prior to launch.